

File 16:Gale Group PROMT(R) 1990-2005/Apr 22
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 File 148:Gale Group Trade & Industry DB 1976-2005/Apr 25
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 File 160:Gale Group PROMT(R) 1972-1989
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 File 275:Gale Group Computer DB(TM) 1983-2005/Apr 25
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 File 621:Gale Group New Prod.Annou.(R) 1985-2005/Apr 22
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 File 636:Gale Group Newsletter DB(TM) 1987-2005/Apr 25
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 File 9:Business & Industry(R) Jul/1994-2005/Apr 22
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 File 15:ABI/Inform(R) 1971-2005/Apr 25
 (c) 2005 ProQuest Info&Learning
 File 20:Dialog Global Reporter 1997-2005/Apr 25
 (c) 2005 The Dialog Corp.
 File 95:TEME-Technology & Management 1989-2005/Mar W2
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 File 476:Financial Times Fulltext 1982-2005/Apr 25
 (c) 2005 Financial Times Ltd
 File 610:Business Wire 1999-2005/Apr 25
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 File 613:PR Newswire 1999-2005/Apr 25
 (c) 2005 PR Newswire Association Inc
 File 624:McGraw-Hill Publications 1985-2005/Apr 22
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 File 634:San Jose Mercury Jun 1985-2005/Apr 23
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 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 625:American Banker Publications 1981-2005/Apr 11
 (c) 2005 American Banker
 File 268:Banking Info Source 1981-2005/Apr W3
 (c) 2005 ProQuest Info&Learning
 File 626:Bond Buyer Full Text 1981-2005/Apr 25
 (c) 2005 Bond Buyer
 File 267:Finance & Banking Newsletters 2005/Apr 20
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Set	Items	Description
S1	4830	DELINQUEN?() (ACCOUNT OR ACCOUNTS)
S2	7138853	(AGENT? OR COLLECTOR? OR ACCOUNT?()AGENT? OR CUSTOMER()SER- VICE? OR REPRESENTATIVE? OR REP OR REPS)
S3	396	S2(5N) (PERFORMANCE()EVALUATION?)
S4	322	S2(5N) (COLLECT?()PERFORMANCE)
S5	48541	(COLLECTION? OR COLLECTING OR COLLECT OR COLLECTS) (5N) (SCO- RE OR SCORES OR SCORING OR RATING? OR POINT OR POINTS)
S6	266898	(ASSIGN? OR ASSIGNS OR ASSIGNING OR DETERMIN?) (5N) (SCORE OR SCORES OR SCORING OR RATING? OR POINT?)
S7	10	(CALCULAT? OR DETERMIN? OR ESTIMAT?) (5N) (DELINQUEN?()LEVEL- ?)
S8	67235	(CALCULAT? OR DETERMIN? OR ESTIMAT?) (5N) (FORMULA? OR MATRIX OR MATRICE?)
S9	153	AU=(SIEGEL, R? OR SIEGEL R? OR FINOCCHIARO, J? OR FINOCCHI- ARO J? OR HERBERGER, W? OR HERBERGER W?)
S10	41	S1(5N) (S3 OR S4 OR S5 OR S6 OR S7 OR S8)
S11	35	S10 NOT PY>2000

S12	30	RD (unique items)
S13	5	(S3 OR S4) (5N) (DELINQUEN? OR LATE)
S14	5	S13 NOT S12
S15	4	RD (unique items)
S16	0	S9(S)S1

File 256:TecInfoSource 82-2005/Feb
(c) 2005 Info.Sources Inc
File 2:INSPEC 1969-2005/Apr W3
(c) 2005 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2005/Mar
(c) 2005 ProQuest Info&Learning
File 65:Inside Conferences 1993-2005/Apr W3
(c) 2005 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2005/Mar
(c) 2005 The HW Wilson Co.
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 474:New York Times Abs 1969-2005/Apr 23
(c) 2005 The New York Times
File 475:Wall Street Journal Abs 1973-2005/Apr 22
(c) 2005 The New York Times
File 139:EconLit 1969-2005/Apr
(c) 2005 American Economic Association

Set	Items	Description
S1	50	DELINQUEN?() (ACCOUNT OR ACCOUNTS)
S2	368518	(AGENT? OR COLLECTOR? OR ACCOUNT?()AGENT? OR CUSTOMER()SER- VICE? OR REPRESENTATIVE? OR REP OR REPS)
S3	101	S2(5N) (PERFORMANCE()EVALUATION?)
S4	225	S2(5N) (COLLECT?() PERFORMANCE)
S5	2215	(COLLECTION? OR COLLECTING OR COLLECT OR COLLECTS) (5N) (SCO- RE OR SCORES OR SCORING OR RATING? OR POINT OR POINTS)
S6	25085	(ASSIGN? OR ASSIGNS OR ASSIGNING OR DETERMIN?) (5N) (SCORE OR SCORES OR SCORING OR RATING? OR POINT?)
S7	0	(CALCULAT? OR DETERMIN? OR ESTIMAT?) (5N) (DELINQUEN?()LEVEL- ?)
S8	64310	(CALCULAT? OR DETERMIN? OR ESTIMAT?) (5N) (FORMULA? OR MATRIX OR MATRICE?)
S9	848	AU=(SIEGEL, R? OR SIEGEL R? OR FINOCCHIARO, J? OR FINOCCHI- ARO J? OR HERBERGER, W? OR HERBERGER W?)
S10	0	S1 AND (S3 OR S4 OR S5 OR S6)
S11	3	DELINQUEN?(5N) (S3 OR S4 OR S5 OR S6)
S12	60	S2(3N) (S5 OR S6)
S13	49	S12 NOT PY>2000
S14	49	RD (unique items)
S15	0	S14 AND DELINQUEN?
S16	0	S1(5N)S8
S17	2	(S3 OR S4) AND (DELINQUEN? OR LATE)
S18	2	S17 NOT S14
S19	39	BUCKET? AND (S3 OR S4 OR S5 OR S6 OR S8)
S20	33	S19 NOT (ENERGY OR OPTIC?)
S21	1	S20 AND S2
S22	0	S9 AND S1

File 1:ERIC 1966-2004/Jul 21
 (c) format only 2004 The Dialog Corporation
 File 2:INSPEC 1969-2005/Apr W3
 (c) 2005 Institution of Electrical Engineers
 File 5:Biosis Previews(R) 1969-2005/Apr W3
 (c) 2005 BIOSIS
 File 6:NTIS 1964-2005/Apr W3
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 File 7:Social SciSearch(R) 1972-2005/Apr W3
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 File 8:Ei Compendex(R) 1970-2005/Apr W3
 (c) 2005 Elsevier Eng. Info. Inc.
 File 9:Business & Industry(R) Jul/1994-2005/Apr 22
 (c) 2005 The Gale Group
 File 10:AGRICOLA 70-2005/Mar
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 (c) 2005 Amer. Psychological Assn.
 File 13:BAMP 2005/Apr W2
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 File 18:Gale Group F&S Index(R) 1988-2005/Apr 25
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 File 19:Chem.Industry Notes 1974-2005/ISS 200516
 (c) 2005 Amer.Chem.Soc.
 File 20:Dialog Global Reporter 1997-2005/Apr 25
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 File 21:NCJRS 1972-2005/Mar
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 File 22:Employee Benefits 1986-2005/Apr
 (c) 2005 Int.Fdn.of Empl.Ben.Plans
 File 27:Foundation Grants Index 1990-2005/Apr
 (c) 2005 Foundation Center
 File 29:Meteor.& Geoastro.Abs. 1970-2002/Jul
 (c) 2002 Amer.Meteorological Soc.
 File 30:AsiaPacific 1985-2005/Apr 04
 (c) 2005 Aristarchus Knowledge Indus.
 File 31:World Surface Coatings Abs 1976-2005/Mar
 (c) 2005 PRA Coat. Tech. Cen.
 File 34:SciSearch(R) Cited Ref Sci 1990-2005/Apr W3
 (c) 2005 Inst for Sci Info
 File 35:Dissertation Abs Online 1861-2005/Mar
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 File 36:MetalBase 1965-20050105
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 (c) 2004 ABC CLIO Inc.
 File 39:Historical Abstracts 1973-2004
 (c) 2004 ABC-CLIO
 File 40:Enviroline(R) 1975-2005/Mar
 File 42:Pharmaceuticl News Idx 1974-2005/Apr W2
 (c)2005 ProQuest Info&Learning
 File 47:Gale Group Magazine DB(TM) 1959-2005/Apr 25
 (c) 2005 The Gale group
 File 48:SPORTDiscus 1962-2005/Sep
 (c) 2005 Sport Information Resource Centre
 File 49:PAIS Int. 1976-2005/Jan
 (c) 2005 Cambridge Scientific Abstracts Inc.

File 50:CAB Abstracts 1972-2005/Mar
 (c) 2005 CAB International
 File 51:Food Sci.&Tech.Abs 1969-2005/Apr W4
 (c) 2005 FSTA IFIS Publishing
 File 53:FOODLINE(R): Science Sight 1972-2005/Apr 25
 (c) 2005 LFRA
 File 58:GeoArchive 1974-2005/Mar
 (c) 2005 Geosystems
 File 62:SPIN(R) 1975-2005/Jan W5
 (c) 2005 American Institute of Physics
 File 63:Transport Res(TRIS) 1970-2005/
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 File 65:Inside Conferences 1993-2005/Apr W4
 (c) 2005 BLDSC all rts. reserv.
 File 66:GPO Mon. Cat. 1978-2005/May
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 File 67:World Textiles 1968-2005/Apr
 (c) 2005 Elsevier Science Ltd.
 File 71:ELSEVIER BIOBASE 1994-2005/Apr W3
 (c) 2005 Elsevier Science B.V.
 File 73:EMBASE 1974-2005/Apr W3
 (c) 2005 Elsevier Science B.V.
 File 74:Int.Pharm.Abs 1970-2005/Apr B2
 (c) 2005 Amer.Soc.of Health-Sys.Pharm.
 File 75:TGG Management Contents(R) 86-2005/Apr W3
 (c) 2005 The Gale Group
 File 80:TGG Aerospace/Def.Mkts(R) 1982-2005/Apr 25
 (c) 2005 The Gale Group
 File 81:MIRA - Motor Industry Research 2001-2005/Mar
 (c) 2005 MIRA Ltd.
 File 86:Mental Health Abstracts 1969-2000/Jun
 (c) 2000 IFI/CLAIMS(r)
 File 87:TULSA (Petroleum Abs) 1965-2005/Apr W3
 (c)2005 The University of Tulsa
 File 88:Gale Group Business A.R.T.S. 1976-2005/Apr 22
 (c) 2005 The Gale Group
 File 89:GeoRef 1785-2005/Apr B1
 (c) 2005 American Geological Institute
 File 91:MANTIS(TM) 1880-2005/Apr
 2001 (c) Action Potential
 File 92:IHS Intl.Stds.& Specs. 1999/Nov
 (c) 1999 Information Handling Services
 File 94:JICST-EPlus 1985-2005/Mar W2
 (c)2005 Japan Science and Tech Corp(JST)
 File 95:TEME-Technology & Management 1989-2005/Mar W2
 (c) 2005 FIZ TECHNIK
 File 96:FLUIDEX 1972-2005/Apr
 (c) 2005 Elsevier Science Ltd.
 File 98:General Sci Abs/Full-Text 1984-2004/Dec
 (c) 2005 The HW Wilson Co.
 File 99:Wilson Appl. Sci & Tech Abs 1983-2005/Mar
 (c) 2005 The HW Wilson Co.
 File 100:Market Guide Company Financials 2005/Apr 18
 (c) 2005 Market Guide
 File 101:Disclosure Database(R) 2005/Apr W3
 (c) 2005 Thomson Financial
 File 103:Energy SciTec 1974-2005/Apr B1
 (c) 2005 Contains copyrighted material

Set	Items	Description
S1	19499	(COLLECTION? OR BAD()DEBT?)(3N)(AGENT? OR COLLECTOR? OR CU-

STOMER()SERVICE? OR REPRESENTATIVE? OR CSR OR REP OR REPS OR -
 EMPLOYEE? OR PERSON OR PERSONS OR WORKER OR WORKERS)
 S2 212125 (PERFORMANCE()EVALUATION?)
 S3 1 S1(5N)S2
 S4 71000 (COLLECT? OR JOB)()(PERFORMANCE? OR EVALUAT?)
 S5 57 S1(10N)S4
 S6 57 S5 NOT S3
 S7 46 S6 NOT PY>2000
 S8 38 RD (unique items)
 S9 1 S8(10N)(DELINQUEN? OR BUCKET OR BUCKETS)
 S10 9 (CALCULAT? OR DETERMIN? OR ESTIMAT?)(5N)(DELINQUEN?())LEVEL-
 ?)
 S11 6 S10 NOT PY>2000
 S12 5 RD (unique items)
 S13 432 PROMISE?(3N)PERCENTAGE?
 S14 0 S13(10N)DELINQUEN?
 S15 16 S1 AND S13
 S16 16 S15 NOT (S9 OR S12)
 S17 10 RD (unique items)
 S18 76 S1(5N)DELINQUEN?
 S19 2 S18(10N)PERFORMANCE?
 S20 1 S18(10N)EVALUAT?